

Form 173 – hrggeneral

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 23-10015-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gerald W. Cline Sr.  
dba Hands on Leather Works, dba L'Bri  
Pure and Natural  
4815 Mays Landing Road  
Vineland, NJ 08361

Debra L. Costanzo-Cline  
dba Hands on Leather Works, dba L'Bri  
Pure and Natural  
4815 Mays Landing Road  
Vineland, NJ 08361

Social Security No.:

xxx-xx-0387

xxx-xx-0582

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

NOTICE IS HEREBY GIVEN that a hearing in said cause shall be held before the Honorable Jerrold N. Poslusny Jr. on

Date: August 12, 2025

Time: 11:00 AM

Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

to consider and act upon the following:

**49** – Certification in Opposition to (related document:48 Creditor's Certification of Default (related document:31 Order on Motion For Relief From Stay) filed by Matthew K. Fissel on behalf of Rocket Mortgage, LLC f/k/a Quicken Loans, LLC. Objection deadline is 07/24/2025. (Attachments: # 1 Exhibit A – Order Curing Post-Petition Arrears # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) filed by Creditor Rocket Mortgage, LLC f/k/a Quicken Loans, LLC) filed by Victor Druziako on behalf of Gerald W. Cline Sr., Debra L. Costanzo-Cline. (Druziako, Victor)

and transact such other business as may properly come before the meeting.

Dated: July 22, 2025

JAN: kvr

Jeanne Naughton  
Clerk

In re:  
Gerald W. Cline, Sr.  
Debra L. Costanzo-Cline  
Debtors

Case No. 23-10015-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 22, 2025

User: admin  
Form ID: 173

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald W. Cline, Sr., Debra L. Costanzo-Cline, 4815 Mays Landing Road, Vineland, NJ 08361-7620

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Matthew K. Fissel	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bkgroup@kmlawgroup.com, matthew.fissel@brockandscott.com

U.S. Trustee

District/off: 0312-1

User: admin

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Date Rcvd: Jul 22, 2025

Form ID: 173

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

Victor Druziako

on behalf of Debtor Gerald W. Cline Sr. bkdruziako@aol.com

Victor Druziako

on behalf of Joint Debtor Debra L. Costanzo-Cline bkdruziako@aol.com

TOTAL: 8